

**Information to identify the case:**

Debtor 1	<u>Jose Baez</u>	Social Security number or ITIN	xxx-xx-7412
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-13048-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose Baez

12/29/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jose Baez  
Debtor

Case No. 18-13048-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Dec 29, 2022

Form ID: 3180W

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2022:

Recip ID	Recipient Name and Address
db	+ Jose Baez, 29 Shelly Drive, Somerset, NJ 08873-1805
517336208	+ New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
517336210	+ Peoples First Choice F, 24 Mckinley Ave, Endicott, NY 13760-5415
517491617	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 29 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 29 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 29 2022 20:39:00	Santander Consumer USA Inc. dba Chrysler Capital a, P.O. Box 961275, Fort Worth, TX 76161-0275
517336199	EDI: WFFC.COM	Dec 30 2022 01:34:00	American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
517349436	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 29 2022 20:39:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517336200	EDI: CAPITALONE.COM	Dec 30 2022 01:34:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517336201	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 29 2022 20:39:00	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
517348453	EDI: DISCOVER.COM	Dec 30 2022 01:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517336202	+ EDI: DISCOVER.COM	Dec 30 2022 01:34:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
517336203	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 29 2022 20:38:00	Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
517482491	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 29 2022 20:38:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
517355379	EDI: IRS.COM	Dec 30 2022 01:34:00	IRS, POB 7346, Philadelphia, PA 19101-7346
517480063	Email/PDF: resurgentbknofications@resurgent.com	Dec 29 2022 20:37:35	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517336207	+ Email/Text: bk@lendingclub.com		

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Page 2 of 3

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		Dec 29 2022 20:39:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517412511	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 29 2022 20:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517336209	+ EDI: RMSC.COM		
		Dec 30 2022 01:34:00	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
517445779	EDI: Q3G.COM		
		Dec 30 2022 01:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517336211	+ EDI: RMSC.COM		
		Dec 30 2022 01:34:00	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
517339607	+ EDI: RMSC.COM		
		Dec 30 2022 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517336212	+ EDI: CITICORP.COM		
		Dec 30 2022 01:34:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517369990	+ Email/Text: membersolutions@visionsfcu.org		
		Dec 29 2022 20:38:00	Visions Federal C.U., 24 McKinley Ave., Endicott, NY 13760-5491
TOTAL: 21			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517336205	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 44 South Clinton Ave, Trenton, NJ 08601
517336206	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Services, P.O. Box 9052, Andover, MA 01810-9052
517336204	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	

District/off: 0312-3

User: admin

Page 3 of 3

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on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd.  
ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

Melissa N. Licker

on behalf of Creditor Freedom Mortgage Corporation mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Freedom Mortgage Corporation phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Yakov Rudikh

on behalf of Debtor Jose Baez rudikhlawgroup@gmail.com  
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 8